

In re:
Lori Ann Borkey
Debtor

Case No. 22-11178-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4
Date Rcvd: Jun 14, 2022

User: admin
Form ID: 3091

Page 1 of 2
Total Noticed: 22

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 16, 2022:

Recip ID	Recipient Name and Address
db	+ Lori Ann Borkey, 136 Virginville Road, Kutztown, PA 19530-8865
tr	+ SCOTT F. WATERMAN (Chapter 13), Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100, Reading, PA 19606-2265
14695464	+ Budge Storage, 299 Schantz Road, Allentown, PA 18104-9490
14695400	+ Budget Storage, 299 Schantz Road, Allentown, PA 18104-9490
14688943	+ KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14688944	+ Leisawitz Heller Abramowitch Phillips PC, 2755 Century Blvd, Reading, PA 19610-3346
14695401	+ Leonard Borkey, 136 Virginville Road, Kutztown, PA 19530-8865

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: claputka@laputkalaw.com	Jun 15 2022 00:23:00	CHARLES LAPUTKA, Laputka Law Office, 1344 W. Hamilton St., Allentown, PA 18102
smg	+ Email/Text: taxclaim@countyofberks.com	Jun 15 2022 00:24:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcyntices@usdoj.gov	Jun 15 2022 00:24:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
ust	+ Email/Text: ustpreion03.ph.ecf@usdoj.gov	Jun 15 2022 00:24:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14688938	+ Email/PDF: bncntices@becket-lee.com	Jun 15 2022 00:28:38	American Express, PO Box 981537, El Paso, TX 79998-1537
14688939	+ EDI: BANKAMER.COM	Jun 15 2022 04:28:00	Bank of America, PO Box 982238, El Paso, TX 79998-2238
14688940	+ Email/Text: taxclaim@countyofberks.com	Jun 15 2022 00:24:00	Berks County Tax Claim Bureau, 633 Court Street, 2nd Floor, Reading, PA 19601-3552
14688941	+ EDI: IRS.COM	Jun 15 2022 04:28:00	IRS, Department of Tresury, PO Box 7346, Philadelphia, PA 19101-7346
14688942	Email/Text: key_bankruptcy_ebnc@keybank.com	Jun 15 2022 00:24:00	Key Bank, 4910 Tiedeman Road, Mail Drop Oh-01-51-0562, Cleveland, OH 44144-2338
14688945	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 15 2022 00:24:00	Midland Credit Management, 320 E Big Beaver, 300, Troy, MI 48083-1271
14690235	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 15 2022 00:24:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
14696868	EDI: PENNDEPTREV	Jun 15 2022 04:28:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, Pa. 17128-0946
14696868	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 15 2022 00:24:00	Pennsylvania Department of Revenue, Bankruptcy

District/off: 0313-4

User: admin

Page 2 of 2

Date Rcvd: Jun 14, 2022

Form ID: 309I

Total Noticed: 22

14695606	EDI: Q3G.COM	Jun 15 2022 04:28:00	Division PO Box 280946, Harrisburg, Pa. 17128-0946
14688946	EDI: USBANKARS.COM	Jun 15 2022 04:28:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14688947	+ EDI: WFFC.COM	Jun 15 2022 04:28:00	US Bank/Elan Financial Services, PO Box 108, Saint Louis, MO 63166
		Jun 15 2022 04:28:00	WF Crd Svc, PO Box 14517, Des Moines, IA 50306-3517
TOTAL: 16			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14695465	*+	Leonard Borkey, 136 Virginville Road, Kutztown, PA 19530-8865

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 16, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 14, 2022 at the address(es) listed below:

Name	Email Address
CHARLES LAPUTKA	on behalf of Debtor Lori Ann Borkey claputka@laputkalaw.com jen@laputkalaw.com;jbolles@laputkalaw.com
REBECCA ANN SOLARZ	on behalf of Creditor KeyBank N.A. S/B/M to First Niagara Bank N.A. bkgroup@kmlawgroup.com rsolarz@kmlawgroup.com
SCOTT F. WATERMAN (Chapter 13)	ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

Information to identify the case:			
Debtor 1:	<u>Lori Ann Borkey</u>		
	First Name	Middle Name	Last Name
Debtor 2:	<u></u>		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	Eastern District of Pennsylvania		
Case number:	22-11178-pmm		
	Social Security number or ITIN:	xxx-xx-7083	
	EIN:	-- --	
	Social Security number or ITIN:	----	
	EIN:	-- --	
	Date case filed for chapter:	13	5/5/22

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Lori Ann Borkey	
2. All other names used in the last 8 years		
3. Address	136 Virginville Road Kutztown, PA 19530	
4. Debtor's attorney Name and address	CHARLES LAPUTKA Laputka Law Office 1344 W. Hamilton St. Allentown, PA 18102	Contact phone (610) 477-0155 Email: claputka@laputkalaw.com
5. Bankruptcy trustee Name and address	SCOTT F. WATERMAN (Chapter 13) Chapter 13 Trustee 2901 St. Lawrence Ave. Suite 100 Reading, PA 19606	Contact phone (610) 779-1313 Email: ECFMail@ReadingCh13.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	United States Bankruptcy Court Office of the Clerk, Gateway Building 201 Penn Street, 1st Floor Reading, PA 19601	Hours open: Philadelphia Office --- 8:30 A.M. to 5:00 P.M.; Reading Office --- 8:00 A.M. to 4:30 P.M. Contact phone (610)2085040 Date: 6/14/22

For more information, see page 2

Case number **22-11178-pmm**

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	July 19, 2022 at 1:30 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: The Mtg of Creditors will be conducted, via video conference. All interested, parties shall contact the Trustee, for connection details.
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none">• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim:	Filing deadline: 9/17/22 Filing deadline: 7/14/22 Filing deadline: 11/1/22
Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.		
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
9. Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of \$2795.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: 9/1/22 at 10:00 AM , Location: 201 Penn Street, 4th Floor, Reading, PA 19601	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	